

Information to identify the case:			
Debtor 1:	Micaela A. Mendez		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-30447-ABA		
	Social Security number or ITIN:	xxx-xx-5769	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	10/15/18
	Date case converted to chapter:	7	2/18/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Micaela A. Mendez	
2. All other names used in the last 8 years		
3. Address	360 N. Lincoln Ave. Vineland, NJ 08361	
4. Debtor's attorney Name and address	Victor Druziako Law Office of Victor Druziako, PC 1882 W Landis Avenue Vineland, NJ 08360	Contact phone 856-692-7474 Email: bkdruziako@aol.com
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

Debtor **Micaela A. Mendez**

Case number **18-30447-ABA**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 2/19/21
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	March 15, 2021 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/14/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Micaela A. Mendez
Debtor

Case No. 18-30447-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 19, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:

Recip ID	Recipient Name and Address
db	+ Micaela A. Mendez, 360 N. Lincoln Ave., Vineland, NJ 08361-3004
517839618	+ Ariel Mendez, 360 N. Lincoln Ave., Vineland, NJ 08361-3004
517812295	+ Bob's Furniture/Wells Fargo, POB 14517, Des Moines, Iowa 50306-3517
517812297	+ Capital One/Cbela, 4800 NW 1st Street, Suite 300, Lincoln, Nebraska 68521-4463
517812298	+ Carrington Mortgage Services, LLC, POB 5001, Westfield, Indiana 46074-5001
517812303	+ Cumberland OB/GYN PA, 1138 E. Chestnut Ave., Vineland, New Jersey 08360-5053
517812304	Excelcare Alliance, LLC, Attn #17103K, POB 14000, Belfast, Maine 04915-4033
517812305	+ Fein Such Kahn & Shephard, 7 Century Drive, Suite 201, Parsippany, New Jersey 07054-4673
517812306	+ Inspira - South Jersey Healthcare, 238 S. Evergreen Ave., Woodbury, New Jersey 08096-2714
517812307	+ MPMA, INC, 1138 E. Chestnut Ave., Suite #7C, Vineland, New Jersey 08360-5053
517903805	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517985148	+ Toyota Motor Credit Corporation, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517938342	+ U.S. Bank et al by its servicer, Selene Finance LP, c/o Schiller Knapp Lefkowitz Hertzell LLP, 9990 Richmond Ave. Suite 400, South Houston, TX 77042-4546
517812310	+ US Department of Education/GLELSI, POB 7860, Madison, Wisconsin 53707-7860

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bkdruziako@aol.com	Feb 19 2021 20:55:00	Victor Druziako, Law Office of Victor Druziako, PC, 1882 W Landis Avenue, Vineland, NJ 08360
tr	+ EDI: FDSSTANGER.COM	Feb 20 2021 01:33:00	Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 19 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 19 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517812294	+ Email/Text: lrichard@bayatlanticfcu.org	Feb 19 2021 20:57:00	Bay Atlantic Federal Credit Union, 101 W. Elmer Road, Vineland, New Jersey 08360-6312
517926442	Email/Text: laura@redbanklaw.com	Feb 19 2021 20:55:00	Bay Atlantic Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517900987	EDI: CAPITALONE.COM	Feb 20 2021 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517812296	EDI: CAPITALONE.COM	Feb 20 2021 01:33:00	Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083
517812300	EDI: CITICORP.COM	Feb 20 2021 01:33:00	Citi Bank, POB 6403, Sioux Falls, South Dakota 57117-6403
517812301	+ EDI: WFNNB.COM	Feb 20 2021 01:33:00	Comenity Bank/Boscov's, Bankruptcy Department, POB 183043, Columbus, Ohio 43218-3043

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Feb 19, 2021

Form ID: 309A

Total Noticed: 32

517812302	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 19 2021 23:00:14	Credit One Bank, POB 98873, Las Vegas, Nevada 89193-8873
517929230	Email/PDF: resurgentbknotifications@resurgent.com	Feb 19 2021 23:00:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517812308	+ Email/Text: EBN_Waco@Receivemorermp.com	Feb 19 2021 20:59:00	PMAB, LLC, 4135 South Stream Blvd., Suite 400, Charlotte, North Carolina 28217-4636
517922999	EDI: Q3G.COM	Feb 20 2021 01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517839467	+ Email/Text: bkteam@selenefinance.com	Feb 19 2021 20:56:00	Selene Finance, LP, 9990 Richmond Ave., Houston TX 77042-4559
517812309	EDI: TFSR.COM	Feb 20 2021 01:33:00	Toyota Financial Services, POB 4102, Carol Stream, Illinois 60197-4102
517931995	EDI: WFFC.COM	Feb 20 2021 01:33:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517911846	EDI: WFFC.COM	Feb 20 2021 01:33:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517812299		CBNA/The Home Depot, POB 6497, Sioux Falls,

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens